

Information to identify the case:			
Debtor 1:	Laura Nicoleau-Berman		Social Security number or ITIN: xxx-xx-8893
	First Name	Middle Name	Last Name
Debtor 2:			Social Security number or ITIN: _____
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court:	District of New Jersey		Date case filed in chapter: 13 4/17/18
Case number:	18-17673-SLM		Date case converted to chapter: 11 9/25/18

Official Form 309E (For Individuals or Joint Debtors)

Notice of Chapter 11 Bankruptcy Case

12/15

For the debtors listed above, a case has been filed under chapter 11 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors and debtors, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 11 plan may result in a discharge of debt. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 10 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

Undeliverable notices will be sent by return mail to the debtor. It is the debtor's responsibility to obtain the party's correct address, resend the returned notice, and notify this office of the party's change of address. Failure to provide all parties with a copy of this notice may adversely affect the debtor as provided by the Bankruptcy Code.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Laura Nicoleau-Berman	
2. All other names used in the last 8 years		
3. Address	7 Warner Road Newton, NJ 07860	
4. Debtor's attorney Name and address	Andrea Silverman Andrea Silverman, PC 150 River Road Unit H4 Montville, NJ 07045	Contact phone (973)794-3960
5. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov . (800) 676-6856	MLK Jr Federal Building 50 Walnut Street Newark, NJ 07102 Additional information may be available at the Court's Web Site: www.njb.uscourts.gov .	Hours open: 8:30 AM – 4:00 p.m., Monday – Friday (except holidays) Contact phone 973-645-4764 Date: 10/30/18

For more information, see page 2 >

6. Meeting of creditors

Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend.

Creditors may attend, but are not required to do so.

All individual debtors must provide picture identification and proof of social security number to the trustee at the meeting of creditors. Failure to do so may result in your case being dismissed.

November 21, 2018 at 12:00 PM

The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.

Location:

**Office of the US Trustee, 1085
Raymond Blvd., One Newark Center,
Suite 1401, Newark, NJ 07102-5504**

7. Deadlines

The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.

File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:

You must file a complaint:

- if you assert that the debtor is not entitled to receive a discharge of any debts under 11 U.S.C. § 1141(d)(3) or
- if you want to have a debt excepted from discharge under 11 U.S.C. § 523(a)(2), (4), or (6).

First date set for hearing on confirmation of plan. The court will send you a notice of that date later.

**Filing deadline for
dischargeability complaints:
1/21/19**

Deadline for filing proof of claim:

2/19/19

A proof of claim is a signed statement describing a creditor's claim. A proof of claim form ("Official Form 410") may be obtained at www.uscourts.gov or any bankruptcy clerk's office. You may also contact the Clerk's Office where this case is pending to request that a Proof of Claim form be mailed to you. The Clerk's Office telephone number is included on the front of this Notice.

Your claim will be allowed in the amount scheduled unless:

- your claim is designated as *disputed*, *contingent*, or *unliquidated*;
- you file a proof of claim in a different amount; or
- you receive another notice.

If your claim is not scheduled or if your claim is designated as *disputed*, *contingent*, or *unliquidated*, you must file a proof of claim or you might not be paid on your claim and you might be unable to vote on a plan. You may file a proof of claim even if your claim is scheduled.

You may review the schedules at the bankruptcy clerk's office or online at www.pacer.gov.

Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits a creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.

Deadline to object to exemptions:

The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.

Filing Deadline:

30 days after the *conclusion* of the meeting of creditors

8. Creditors with a foreign address

If you are a creditor receiving mailed notice at a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.

9. Filing a Chapter 11 bankruptcy case

Chapter 11 allows debtors to reorganize or liquidate according to a plan. A plan is not effective unless the court confirms it. You may receive a copy of the plan and a disclosure statement telling you about the plan, and you may have the opportunity to vote on the plan. You will receive notice of the date of the confirmation hearing, and you may object to confirmation of the plan and attend the confirmation hearing. Unless a trustee is serving, the debtor will remain in possession of the property and may continue to operate the debtor's business.

10. Discharge of debts

Confirmation of a chapter 11 plan may result in a discharge of debts, which may include all or part of a debt. See 11 U.S.C. § 1141(d). However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you believe that a particular debt owed to you should be excepted from the discharge under 11 U.S.C. § 523 (a)(2), (4), or (6), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1141 (d)(3), you must file a complaint and pay the filing fee in the clerk's office by the first date set for the hearing on confirmation of the plan. The court will send you another notice telling you of that date.

WRITING A LETTER TO THE COURT OR THE JUDGE IS NOT A SUBSTITUTE FOR FILING AN ADVERSARY COMPLAINT OBJECTING TO DISCHARGE OR DISCHARGEABILITY. IN NO CIRCUMSTANCE WILL WRITING A LETTER PROTECT YOUR RIGHTS.

11. Exempt property

The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov. If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 7.

Certificate of Notice Page 4 of 5
 United States Bankruptcy Court
 District of New Jersey

In re:
 Laura Nicoleau-Berman
 Debtor

Case No. 18-17673-SLM
 Chapter 11

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
 Form ID: 309E

Page 1 of 2
 Total Noticed: 16

Date Rcvd: Oct 30, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 01, 2018.

db #+Laura Nicoleau-Berman, 7 Warner Road, Newton, NJ 07860-5003
 517460556 +KML Law Group, PC, 216 Haddon Avenue, Ste 406, Collingswood, NJ 08108-2812
 517460557 M&T Bank, P.O. Box 62986, Baltimore, MD 21264-2986
 517580648 UNITED STATES DEPARTMENT OF EDUCATION, CLAIMS FILING UNIT, PO BOX 8973,
 MADISON WI 53708-8973
 517611776 Wilmington Savings Fund Society, FSB, et al, c/o Kondaur Capital Corporation,
 333 South Anita Drive, Suite 400, Orange, CA 92868-3314

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: court@andreasilvermanlaw.com Oct 30 2018 23:48:39 Andrea Silverman,
 Andrea Silverman, PC, 150 River Road, Unit H4, Montville, NJ 07045
 smg EDI: IRS.COM Oct 31 2018 03:13:00 Dist Dir of IRS, Insolvency Function, PO Box 724,
 Springfield, NJ 07081-0724
 smg E-mail/Text: usan.j.njbankr@usdoj.gov Oct 30 2018 23:49:42 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Oct 30 2018 23:49:39 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 517606157 EDI: BECKLEE.COM Oct 31 2018 03:13:00 American Express National Bank,
 c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
 517600523 +EDI: AIS.COM Oct 31 2018 03:13:00 Directv, LLC, by American InfoSource LP as agent,
 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
 517483476 EDI: DISCOVER.COM Oct 31 2018 03:13:00 Discover Bank, Discover Products Inc,
 PO Box 3025, New Albany, OH 43054-3025
 517608934 E-mail/Text: camanagement@mtb.com Oct 30 2018 23:49:20 M&T Bank, P.O. Box 840,
 Buffalo, NY 14240-0840
 517589137 +EDI: MID8.COM Oct 31 2018 03:13:00 Midland Funding LLC, PO Box 2011,
 Warren, MI 48090-2011
 517592754 EDI: PRA.COM Oct 31 2018 03:13:00 Portfolio Recovery Associates, LLC, c/o Upromise,
 POB 41067, Norfolk VA 23541
 517607827 +EDI: AIS.COM Oct 31 2018 03:13:00 Verizon, by American InfoSource LP as agent,
 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901

TOTAL: 11

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

517460558 Sussex County Sheriff Office

TOTALS: 1, * 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
 While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 01, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 30, 2018 at the address(es) listed below:

Andrea Silverman on behalf of Debtor Laura Nicoleau-Berman court@andreasilvermanlaw.com,
 r62214@notify.bestcase.com
 Denise E. Carlon on behalf of Creditor M&T BANK dcarlon@kmlawgroup.com,
 bkggroup@kmlawgroup.com
 Kevin Gordon McDonald on behalf of Creditor M&T BANK kmcdonald@kmlawgroup.com,
 bkggroup@kmlawgroup.com

District/off: 0312-2

User: admin
Form ID: 309E

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Total Noticed: 16

Date Rcvd: Oct 30, 2018

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system (continued)

Scott D. Sherman on behalf of Creditor Wilmington Savings Fund Society, FSB, d/b/a Christiana
Trust, not in its individual capacity but solely in its capacity as Owner Trustee of Matawin
Ventures Trust Series 2017-3 c/o Kondaur Capital Cor ssherman@minionsherman.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5